



Act Now!

Minnesota Life Group Universal Life Open Enrollment ends November 21, 2012

This open enrollment period allows benefit eligible active employees an opportunity to enroll or increase current Group Universal Life (GUL) insurance plus enroll eligible children for Term Life coverage, without having to provide proof of good health.*

- **Employees electing GUL insurance for the first time can elect up to 3 times base annual salary up to \$200,000.** If electing more than the guaranteed level, or if coverage is elected outside of the open enrollment period, proof of good health will be required.
- **Employees currently enrolled for GUL insurance can increase coverage by 1 salary level,** up to the guarantee issue amount of the lesser of 3 times base annual salary up to \$200,000 without providing proof of good health. Coverage amounts greater than the guaranteed level, or elected outside of the open enrollment period will require proof of good health.
- **Term Life coverage for children**
Elect \$10,000 in coverage for eligible children during the open enrollment period without proof of good health. Children are eligible from live birth up to age 26 (disabled children may be eligible to continue coverage beyond these ages). Children under the age of 26 whose coverage was terminated due to coverage status may be re-enrolled during the open enrollment period without proof of good health. Coverage elected outside of the open enrollment will require proof of good health. Log onto the Statewide Benefits Office website at www.ben.omb.delaware.gov/life for age limitations and Dependent Term Life rates.

Guaranteed coverage amounts will become effective on January 1, 2013. Amounts requiring proof of good health will become effective on the date of approval, or January 1, 2013, whichever comes later.

***PLEASE NOTE:** if employees or children have been previously declined, they are not eligible for this open enrollment offer.

Enroll Today!

Log on to Minnesota Life's secure website at www.LifeBenefits.com.

- **User ID:** The letter "d" followed by your 6-digit Employee ID (ex. d123456).
- **Password:** Your 8-digit date of birth, followed by the last four digits of your SSN.

(If you have previously logged in and don't remember your password contact Minnesota Life)

Questions about your life insurance?

For additional information about your life insurance program, please refer to your enrollment packet or the Statewide Benefits Office website at www.ben.omb.delaware.gov/life.

Or, call Minnesota Life's customer service center at (877) 215-1489, Monday through Friday between 8:00 a.m. and 7:00 p.m. (EST), or email us at lifebenefits@securian.com. You may also contact Leslie Ramsey at the Statewide Benefits Office at (302) 739-8331 or by email at leslie.ramsey@state.de.us.

Products are offered by Minnesota Life Insurance Company under policy form series 00-30252. Please refer to your certificate for details regarding your plan. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations, and terms of coverage.